

It's Your Business

Become a fan of Region VII's [Facebook](#) Page & Follow us on [Twitter](#)

Get on the mailing list for [It's Your Business](#)

INSIDE THIS ISSUE:

- An open letter from the SBA Administrator* 2
- New loan programs for underserved communities* 3
- Intellicom builds on intern program* 4
- Omaha man puts away shirt and tie, finds success at BBQ grill* 6
- Monthly loan report* 7

Big News for All Native Services

All Native Services, a subsidiary of Ho-Chunk, Inc. of Winnebago, Neb., won a \$18.9 million federal contract to provide support services for the SBA Headquarters technological infrastructure in Washington, DC. All Native Services will send 28 employees to work in DC.

Helping small businesses **start, grow** and **succeed**.



Your Small Business Resource

90% guarantee and no fees continue

FIRST QUARTER LOAN NUMBERS SEE JUMP

With a few days remaining in the first quarter of Fiscal 2011, total SBA-backed loans and dollar amounts in Nebraska already are ahead of the same point last year, and show a large increase over the previous quarter.

In October, November and most of December, the SBA approved more than 175 loans for small businesses in Nebraska, representing greater than \$56 million in loan volume. By comparison, through the first quarter of Fiscal 2010, only 143 loans were approved for \$47 million.

Activity for the first quarter of Fiscal 2011 was a big jump from the previous three months of this calendar year. In July, August and September, only 102 loans for \$16.3 million were approved.

The leap in loan activity is credited in part to the restoration of the 90 percent loan guarantee for lenders and no fees for borrowers as a result of the Small Business Jobs Act signed into law Sept. 27.

Those provisions were extended by

Congress and the White House through March 4, or until the money budgeted in the Jobs Act runs out, whichever comes first. Details from the SBA on the extension of these provisions will be available for lenders shortly.

Digging into the first quarter numbers for the state, the Nebraska District Office found that small businesses located in urban areas of the state received 107 loans for \$36 million, with rural firms getting 68 loans for \$20 million. Start-ups received 36 percent of loans, with 63 percent going to existing businesses. Seventeen loans went to veteran-owned businesses.

Congressional District 1, which includes the Lincoln area, had 83 loans for more than \$25 million. Congressional District 2, which includes Douglas and parts of Sarpy county, had 56 loans for more than \$21 million. Largely rural Congressional District 3 had 36 loans for more than \$9 million.

The lending activity led to the creation of more than 760 new jobs in Nebraska, well ahead of FY 2010, when nearly 2,000 jobs were created.

LENDER FOLKS HELP ST. PAUL SHOP GET FINANCING

Folks needing that hard-to-find tire for their four-wheel drive vehicle know they have a friend to do the work at Hardcore 4x4—thanks to SBA financing.

Cory and Heather Schmidt started the St. Paul, Neb., business two years ago, building a garage to specialize in four-wheel drive work, lift kits and modifications. Cory's father-in-law rented out part of the building for his auto repair shop, and when he left at the end of September, the Schmidts saw an opportunity to expand their business to include a tire shop. To do this, they needed financing for equipment, including \$30,000 for an alignment rack, plus lifts and jacks, some fixture purchases and shop supplies—and some working capital. The Schmidts got help to put their expansion plan on paper from Cliff Mosteller at the Nebraska Business Development Center in Omaha, and sat down with Dave Richardson at Equitable Bank in nearby Grand Island for the loan.

Richardson accepted a second lien on the small business' building and used equipment as collateral; thanks to Cory's service in the Air Force as a firefighter, the lender turned to the SBA's Patriot Express program to finance the deal.

But while the bank was eager to provide the financing to the Schmidts, there was a problem processing the loan through the SBA. Equitable uses proprietary loan processing software which automatically completes an online submission through the SBA's E-Tran service. But the software wasn't updated after the restoration of Recovery Act provisions Sept. 27, including a fee waiver for borrowers. After twice submitting the loan through their software, and receiving SBA approval—but with the requirement that the borrowers pay the two percent fee—in frustration, Richardson had lending assistant Jill Johnson call Suzanne Stearman in the Nebraska District Office Oct. 19 for (see *HARDCORE 4x4*, page 2)



**Breakfast
January 7
7:30-9 a.m.
Mammel Hall,
Omaha**

Each month, veteran-owned businesses introduce their services and products in five-minute presentations. A special speaker will present a topic of concern to veteran business owners. Bring business cards, brochures, flyers to exchange. Join us for business promotion and networking opportunities. Get to know your fellow veterans.

Mammel Hall
Room 117
67th and Pine

**ADVANCE REGISTRATION
REQUIRED**

Registration is required to receive parking permit to park at Mammel Hall.

To be a presenter at future events, call Andy Alexander at (402) 554-6253.

AN OPEN LETTER FROM SBA ADMINISTRATOR KAREN MILLS

Dear Small Business Owner,

As I've traveled the country this year, I have heard from many of you who are looking forward to the new tax credits, health insurance exchanges, and other tools that will help you provide health insurance coverage to your employees as a result of the Affordable Care Act.

The most immediate benefit of the new law is a tax credit that will help America's smallest employers and nonprofit organizations (less than 25 full-time equivalent employees with average annual wages below \$50,000) who have been hit hardest by premium increases in recent years. **I'm pleased to announce that the Administration has released a one-page form and instructions ([available here](#)) on how to claim this credit for the 2010 tax year.** In addition, new guidance released answers questions that many of you have asked related to: your current contribution arrangements, eligibility for certain religious institutions, and participation by multiemployer health and welfare plans. In each case, the Administration has worked to ensure that a broad range of small businesses can qualify.

These credits are available for tax years 2010 through 2013 and for any two years after that. Through 2013, the maximum tax credit is 35 percent of premiums paid by small employers and 25 percent for eligible tax-exempt organizations. Beginning in 2014, those levels increase to 50 percent and 35 percent, respectively. Importantly, these credits are just

one of many benefits in the Affordable Care Act. Most notably, in 2014, firms with up to 100 workers will be able to pool their buying power and reduce their administrative costs by purchasing coverage through a health insurance exchange.

Finally, the new law strengthens America's entrepreneurial spirit, overall. For example, it outlaws discrimination against those with pre-existing conditions, giving more Americans the ability to break out of "job lock" and start their own

companies. The new law also prohibits insurance companies from dramatically increasing premiums for a small business just because one worker gets sick.

Overall, the Affordable Care Act is a critical tool that will help millions of small business owners provide health insurance to people who you often consider to be members of your extended family – your employees. As a nation, we owe you nothing less as you work to grow, create jobs, and lead us toward full economic recovery.



Warm regards,
Karen Mills
SBA Administrator

HARDCORE 4x4 HELPS 4-WHEELERS TIRED OF LOOKING AROUND

(from *HARDCORE 4x4*, page 1)

help. Through a series of phone calls, Stearman worked with Johnson to discover the software glitch. The processing center in Citrus Heights, Calif., also needed additional information from the lender, and needed to explain Equitable's previous two submissions for the deal. Johnson gathered up the information the center needed, sent it to Stearman, who forwarded the details to the center, along with a note to delete the previous applications.

As a result, Hardcore 4x4 was approved Oct. 21 for a \$80,000 Patriot Express loan under Recovery Act provisions.

Stearman's help didn't end there. The lender relations specialist showed Johnson how to use the E-Tran system itself in case the proprietary system leads to problems in the future.

"Since we were able to get this figured out," Johnson said, "we've got a loan working through the bank we want to do as another Patriot Express, and now we'll be able to get it done the first time."

Thanks to SBA-backed financing for its expansion, Hardcore 4x4 expects to increase revenues from \$50,000 a year to \$450,000 a year.

"The loan made our business possible," Cory added. "Without the SBA we could not have done it." But the additional capacity only goes so far, he said.

Hardcore 4x4 has built a network with other retailers in the area who sometimes refer customers to their garage. One customer referred to the shop by another dealer posted on an internet forum how within a couple of hours of a quick call, Heather had scoured her suppliers and found discontinued tires for his 4x4—even at a slight discount from the manufacturer's price, with no shipping charge.

"In a nutshell," he said, "we go out of our way to make customer feel they're our only concern at that time. We greet them at the door, we treat them as long lost friend, we take that extra time to give them our personal time. You know, it's nice to grow, but our priority is to keep that relationship going with our customers."

Administrator Mills names Nebraska native to chair new council

NEW SBA LOAN PROGRAMS AIM TO INCREASE LENDING IN UNDERSERVED COMMUNITIES

WASHINGTON – With small business owners and entrepreneurs in traditionally underserved communities continuing to face challenges accessing capital, the U.S. Small Business Administration announced Dec. 15 two new initiatives aimed at increasing SBA-backed loans to small businesses in these markets.

SBA Administrator Karen Mills also named Catherine L. Hughes, chairperson and founder of Radio One, Inc., and a former SBA borrower, to chair the agency's new Advisory Council on Underserved Communities.

SBA and U.S. Department of Commerce studies have shown the importance of lower-dollar loans to small business formation and growth in underserved communities. With that in mind, the two new loan initiatives – Small Loan Advantage and Community

government guarantee, 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.

Small Loan Advantage will be available to the 630 financial institutions across the country in the agency's Preferred Lender Program (PLP). Under PLP, which includes most of the agency's highest volume lenders, SBA delegates the final credit decisions to lenders.

With Community Advantage, the agency will expand the points of access small business owners have for getting loans by opening SBA's 7(a) loan program to "mission-focused" financial institutions, including Community Development Financial Institutions, Certified Development Companies and non-profit microlenders. Community Advantage will leverage the experience these institutions already have in lending to minority, women-owned and start-up companies in

sustainability for small businesses in underserved communities.

"Many entrepreneurs and small business owners across the country have enormous potential to drive economic growth and create good-paying jobs in their local communities, but too often they face barriers in fulfilling that potential," said Hughes, who will chair the council. "I'm excited to be a part of this effort to strengthen the link between these entrepreneurs and the SBA's wide variety of resources. SBA assistance played a critical role in my success, and I'm eager to do all I can to help make sure others have access to these same opportunities."

The agency's new Advisory Council on Underserved Communities will consist of 20 members from across the country. Over the next few weeks, the SBA will accept nominations for members to serve

"MANY ENTREPRENEURS AND SMALL BUSINESS OWNERS ACROSS THE COUNTRY HAVE ENORMOUS POTENTIAL TO DRIVE ECONOMIC GROWTH AND CREATE GOOD-PAYING JOBS IN THEIR LOCAL COMMUNITIES, BUT TOO OFTEN THEY FACE BARRIERS IN FULFILLING THAT POTENTIAL." — CATHERINE HUGHES, CHAIR, ADVISORY COUNCIL ON UNDERSERVED COMMUNITIES

Advantage – are aimed at increasing the number of lower-dollar SBA 7(a) loans going to small businesses and entrepreneurs in underserved communities.

In conjunction with the implementation of these two new Advantage loan initiatives by March 15, the agency will end its existing Community Express pilot loan program on April 30.

"Over the last two years, we've seen lending to all small businesses tighten up, and that tightening has been even greater in traditionally underserved communities, including among minorities, women and in rural areas," SBA Administrator Karen Mills said. "These new Advantage initiatives are aimed directly at getting more loans into these markets so these small business owners can get the capital they need to start or grow their business and create good paying jobs in local communities across the country."

Built on what the agency refers to as its "Advantage" platform, both Small Loan Advantage and Community Advantage will offer a streamlined application process for SBA-guaranteed 7(a) loans up to \$250,000. These loans will come with the regular 7(a)

economically challenged markets, along with their management and technical assistance expertise, to help make their borrowers successful.

"These two new loan initiatives tackle a couple of factors we know exist when it comes to the challenges small business owners face," Mills said. "First, to add more incentive for lower-dollar loans in these communities, we are providing a streamlined process for lenders along with the regular 7(a) government guarantee. Second, we are taking steps that will increase the number of places small business owners in underserved communities can go to get loans. And also, with Community Advantage, we are making sure that the additional assistance some borrowers may need through counseling and technical assistance will be available."

Mills added that the new loan initiatives are in line with the agency's core mission of supporting small business growth and job creation, and goals of the new Advisory Council on Underserved Communities. The Council will provide input, advice and recommendations on how SBA through its programs can help strengthen competitiveness and

on the CUC. Members will provide a critical link between SBA and small businesses in traditionally underserved communities. It is anticipated that members will reflect a variety of key sectors, including business owners, banking and finance, community development, nonprofit and academia. Member nominations can be emailed to underservedcouncil@sba.gov.

A Nebraska native, Hughes began a career in radio in 1969 at KOWH, a small black-owned radio station in Omaha. She came to Washington, D.C., as a lecturer at Howard University's School of Communications, and worked at several local radio stations before she and then her husband purchased a small D.C. station and turned it into Radio One. Later, Hughes bought out her husband and became sole owner, at one point moving into the station to make ends meet.

Today, Radio One owns 52 radio stations in major markets across the country, making the company the largest black-owned radio chain in the nation. In January of 2004, Hughes launched TV One, a cable television channel targeted at the African American community.

Intellicom

KEARNEY-BASED TECH FIRM'S STRONG INTERN PROGRAM BUILDS FOR FUTURE

Some high-tech companies put out a want-ad on trendy websites hoping to snag top information technology talent. There's a company in Kearney that has partnered with the local university to develop a farm system to grow talent of its own.

Dan Shundoff, president and CEO of Intellicom Computer Consulting, Inc., first accepted student interns from the University of Nebraska at Kearney back when the company was a home-based business in the mid-1990s. Today, a significant number of the 22 full-time equivalent staff in the firm began their careers as interns with Intellicom.

The company's certified technicians offer custom-designed IT solutions, from server installation and support, network engineering, phone systems, help desk functions and web design. The company is on track to see 20 percent year-to-year growth in 2011.

Before founding Intellicom, Shundoff was a senior proposal analyst with Sikorsky Aircraft in Stratford, Conn., working on proposals for Blackhawk and military special operations helicopters. While with the defense contractor, Shundoff pursued an entry-level education in networking, applications, databases and spreadsheets, something which came in handy when he left the company for life in Nebraska. With his severance pay from Sikorsky ticking away and no job on the horizon, he found odd jobs setting up computer peripherals and modems for his neighbors and acquaintances.

"I was enjoying this stuff on the side," Shundoff said, "and thought, 'maybe there's an opportunity here.'"

As he built his business in the mid-1990s, Shundoff also provided an opportunity for college students at the University of Nebraska at Kearney to get work experience and course

credit. Problem was, those students were seniors and often already had a job lined up before they graduated, taking the experience from Shundoff's internship and leaving.

By 2001, after the Y2K scare swelled demand for his company's services, he had partnered with the College of Business and Technology and other departments at UNK to develop a program for sophomore students. The firm would accept two or three students at a time for 120 working hours, the equivalent to a three-credit class; after some brief training, the interns would best sent out to provide service and value to the company's customers.

"You do this enough over time," Shundoff said, "and you'll find a rock star in terms of work ethic, character, integrity, the things that over the long term matter in employment. Those we make an offer for a part-time position, if they take it and all goes well, by the time they graduate, they have two years already with us. They know our customers, and it's an easy transition to be part of our company."

Shundoff also does two things to attract quality interns: the company pays each an hourly rate, and the work they do for Intellicom is directly related to their education. While at one time about half of the company's staff began as interns, many have moved on to other organizations, where Shundoff says they serve as well-paid, strategic people within their organizations.

"They're in complex project management, they're marketing interns who have started their own businesses, they're people have moved on to Lincoln and Omaha and to very large organizations," Shundoff said.

"It's a story that's easy to understand," Shundoff says of his company's experience.

(see *INTELLICOM*, page 5)

Don't miss this free workshop:
"Experts Discuss: Learn About the Government As Your Customer"
Winning Federal Contracts for Your Small Business

January 20

8-10:00 a.m.

SBA Nebraska District Office & SCORE
10675 Bedford Avenue, Suite 100, Omaha

Speakers include representatives from:

- SBA Office of Government Contracting
- SBA Office of Business Opportunity
- NBDC Procurement Technical Assistance Center
- In cooperation with
- 55th Contracting Squadron, Offutt Air Force Base
- U.S. Army Corps of Engineers, Omaha District

To register:

Call: [Kathleen Piper](#) (402) 221-7205 or [Jan Allen](#) (402) 221-7215

Learn: Is this market for you? An overview of selling to Local, State and Federal government

What to do: Registration on [Central Contractor Registration](#).

Where and how to find bidding opportunities on the Internet: Learn about [Federal Business Opportunities](#).

U.S. Small Business Administration certifications: HUBZone and 8(a) Business Development.

Coffee provided.

PATRIOT EXPRESS RENEWED BY THE SBA FOR THREE MORE YEARS

A very popular initiative that in just three-and-a-half years has provided more than \$560 million in loan guarantees to nearly 7,000 veterans nationwide and \$9.5 million to 70 veteran-owned businesses in Nebraska to start or expand their small businesses is being renewed for three more years.

Patriot Express, a streamlined pilot loan product based on the agency's SBA Express program, offers an enhanced guaranty and interest rate on loans up to \$500,000 to small businesses owned by veterans, reservists and their spouses. Over the past two years, due in part to the American Recovery and Reinvestment Act, loan volume increased dramatically.

Patriot Express was launched June 28, 2007, to expand upon the more than \$1 billion in loans SBA guarantees annually for veteran-owned businesses across all its loan programs. SBA also offers counseling assistance and procurement support each year to more than 200,000 veterans, service-disabled veterans, reservists and members of the National Guard and their spouses nationwide.

For details, call the SBA Nebraska Office's veteran's officer, Michael Foutch, at 402-221-7211.



**NBDC Course
Using Social Media
in Business**
January 19
8:30 a.m.-Noon

The use of social media is essential for businesses looking to maximize their free publicity and boost their company's following. This introductory social media class starts individuals at square one and takes them through the process of starting a Gmail, Facebook, Twitter, and Hootsuite account. Jenna Matthey from the Nebraska Business Development Center will teach basic skills and how to post content on each site along with tips and tricks for making each of your social networking pages a success.

Cost is \$150
Please [register online](#).

(from *INTELLICOM*, page 5)
"There's a clear majority of small businesses where this can be really impactful. You write a job description, you figure out how to bring two to three people on board, you know, that all can be distracting to somebody running their business. They're spread too thin, they struggle with gross margins, they don't have the time or energy to invest in future capacity, so they keep doing the same thing year after year. The majority of those businesses are staying flat."

Not Intellicom.

"We wanted to grow a little more aggressively," Shundoff said. "So as we tapped out what our existing working capital could handle, we realized we could continue to grow organically"—and slowly. Or, Shundoff said, the firm could "double down" and get financing to modify its facility, add equipment, and pick up another division to expand its service and product line.

So in 2005, Intellicom was approved for a \$150,000 loan through SBA's former LowDoc program and a SBA Express loan for \$123,000, both from Platte Valley State Bank. The LowDoc funded acquiring an existing company offering business phone services, paid for some inventory, and provided working capital. The Express loan proceeds were used for building improvements, a training center, an upgrade for the company's phone system, and servers for the company's web department. Thanks to the SBA-backed financing, the firm grew 25 percent in one year.

"It would have been impossible to expand the way we did without the SBA," Shundoff said. "It's a difficult thing for banks to finance a service company. I mean, where's the

collateral?
We didn't have inventory, a manufacturing line, even a building?"

As Intellicom's revenue continued to climb, the company was approved in May 2009 for a \$60,000 SBA Express loan through Platte Valley.

The company needed the loan to manage its cash flow and fund growth, and to refinance an existing line of credit to a term loan; the financing allowed them to free up the line of credit to fund day-to-day activities.

"If a small business owner is really invested in the process of getting an SBA loan from the bank, they'll really learn a lot about their finances in their business," Shundoff says. "That kind of experience stays with you forever. The loans will come and go, but what you learn going through it is invaluable."

Shundoff said he's applying those lessons to continue to add capacity; as a result, since 2005, the firm has doubled revenues—and the internship program continues to be an important part of Intellicom's progress.



Intellicom president
Dan Shundoff

THE NEW SBA.GOV: MORE TOOLS, SERVICES & ANSWERS

Something's brewing over at the Small Business Administration, and it's good news for small business.

The SBA has re-launched the SBA.gov Web site. Complete with bells and whistles, the new SBA.gov will provide small business owners and entrepreneurs with an interactive and customizable online experience that will serve up the targeted resources they need to help them succeed in business and create jobs.

If you've ever browsed the SBA.gov Web site – in its current form – you'll know that the site has traditionally functioned as a repository of valuable information about SBA programs and services. However, the site relied heavily on non-search engine friendly PDF documents to communicate content, making it a little harder than it might otherwise be for small business owners to find the information they needed.

The new SBA.gov eventually also will feature a "For Lender" portal for the SBA Lender Community. It will feature an SBA Lender Toolkit, Find a Lender Relations Specialist and Lender News to name a few. The portal will be launched by the beginning of 2011.

For our lender partners, the Nebraska District Office asks for your patience as we work to construct the familiar resources page essential for you to successfully complete your loan package.



SBA Direct A new dynamic web tool that will allow users to personalize their experience will be launched along with the new SBA.gov.

Lenders! To find the forms you need to package your SBA loan, see our Forms page:

<http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/forms>

Networking at its Best!

Join other Omaha small businesses and area lenders at Omaha's Small Business Empowerment Breakfast

January 14

Regency Lodge

909 South 107th Avenue, Omaha

7-8:30 a.m.

The cost is \$14 per person, which includes a full buffet breakfast. [Please register in advance online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses introduce their services and products in a three-minute presentation. If you wish to be a presenter, please call Barb Foster at 221-7212.

During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!

OMAHA MAN PUTS AWAY SHIRT AND TIE, DONS APRON, FINDS SUCCESS AT THE BBQ GRILL

He traded in a button-up shirt and tie for an apron, and hungry barbeque lovers in Nebraska couldn't be happier.

Mike Popelier was a branch manager for a copier retailer in Omaha when he was downsized in June. But instead of updating his resume on job sites, he waved goodbye to the workaday world and turned his grilling hobby into a business—Desperate Husbands BBQ.

The name comes from Popelier's barbequeing team, which was given the easy-to-remember moniker by his wife, Lisa. As part of his team or as an individual, Popelier had competed in barbequeing events around Omaha for the past five years, winning several awards for his delectable sauces and rubs. And his talent around the grill has rubbed off on his sons, both of whom won their divisions at the Nebraska State BBQ contest at nearby Bellevue's riverside Hayworth Park.

"This is a culmination of everything I've been doing with barbeque for the past 20 years," Popelier said. "I've been smoking (meats) for a long time."

Popelier's combination of spices, seasonings and herbs adding just the right flavor and texture to his grilling meats took him more than 10 years to perfect.

"It's just me in my kitchen, trying different things," he said. "I love to cook."

Hy-Vee previously had sponsored his team during barbeque competitions, and had urged Popelier to go into business "for more than a year now."

He took his product on the road, setting up a small table inside the stores, grilling up the grocery's meats to help market his recipes.

"I've got a rub for ribeye steaks, fish, pork," Popelier said. "I'll hand out my ribeye

steak recipe for customers, and their first reaction when they taste it is, 'this is fantastic!'"

Popelier researched the cost of growing the business beyond demonstrating his products at local grocery stores, and met with Centris Federal Credit union to pursue financing. He was approved Nov. 9 through the lender for an SBA Express loan, the proceeds of which went to Palmer House Foods of Omaha, which followed his closely-held recipe to manufacture his rubs, and Original Juan in Kansas City, which does his sauces, shipping 156 cases of product back to him for distribution on shelves.

Already, Popelier offers his products at 20 different Hy-Vee locations, and nine SuperSaver stores in the Omaha and Lincoln area. He's reached across the Midwest to place his rubs and sauces in markets in Rock Island and East Moline, Ill., and plans to add his marinade recipe to his line soon.

"Through my product demonstrations, the growth has been unbelievable," he said. "Revenue forecast is \$60,000 by the end of the year."

And, in case you don't want to hang out at a grocery store to get a sample off some freshly rubbed and grilled steak, he has hopes to open a restaurant in about a year.



Mike Popelier (foreground, with tongs) gets help from Desperate Husbands BBQ teammates Scott Vigal (left) and Roger Richter (right) during the Nebraska State BBQ contest at Bellevue's Hayworth Park.

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (NOV. 29 TO DEC. 21)

Approval Date	MajPrg	Net Gross	Lender Name	Lender City	Delivery Method
11/30/2010	7A	49500	CENTRIS FCU	OMAHA	SBA Express
11/30/2010	7A	465000	FIRST NATIONAL BANK OF OMAHA	OMAHA	Patriot Express
11/30/2010	7A	318000	JONES NATL BK & TR CO - SEWAR	SEWARD	SBA Express
11/30/2010	7A	200000	CENTENNIAL BANK	OMAHA	Other 7(a)
11/30/2010	7A	30000	JONES NATL BK & TR CO - SEWAR	SEWARD	SBA Express
11/30/2010	7A	30000	JONES NATL BK & TR CO - SEWAR	SEWARD	SBA Express
12/1/2010	7A	75000	WASHINGTON COUNTY BANK	BLAIR	RLA
12/1/2010	7A	102100	BANKFIRST	NORFOLK	RLA
12/1/2010	7A	260000	JONES NATL BK & TR CO - SEWAR	SEWARD	Other 7(a)
12/2/2010	7A	1000000	UNION BANK AND TRUST COMPANY	LINCOLN	SBA Express
12/2/2010	7A	50000	GREAT WESTERN BANK	OMAHA	PLP
12/3/2010	7A	130000	BANK OF NEBRASKA	LA VISTA	RLA
12/3/2010	7A	75000	FIRST STATE BANK	LINCOLN	SBA Express
12/3/2010	504	297000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/3/2010	504	241000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/6/2010	7A	162000	FIRST NATIONAL BANK OF OMAHA	OMAHA	Patriot Express
12/6/2010	7A	197000	HERITAGE BANK	WOOD RIVER	RLA
12/7/2010	7A	80000	MUTUAL OF OMAHA BANK	LINCOLN	PLP
12/7/2010	7A	35200	CENTRIS FCU	OMAHA	SBA Express
12/8/2010	7A	165000	AMERICAN NATIONAL BANK	OMAHA	PLP
12/8/2010	7A	128000	MUTUAL OF OMAHA BANK	LINCOLN	PLP
12/8/2010	504	520000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/9/2010	7A	10000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
12/9/2010	7A	307700	PINNACLE BANK	LINCOLN	RLA
12/9/2010	7A	85000	CORNHUSKER BANK	LINCOLN	SBA Express
12/9/2010	7A	25000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
12/9/2010	7A	192000	FIRST STATE BANK	LINCOLN	SBA Express
12/9/2010	7A	60000	FIRST STATE BANK	LINCOLN	SBA Express
12/10/2010	7A	450000	FIRST NATIONAL BANK OF OMAHA	OMAHA	Other 7(a)
12/10/2010	504	259000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/10/2010	7A	450000	THE HERSHEY STATE BANK	HERSHEY	Other 7(a)
12/13/2010	7A	75000	FIRST STATE BANK	GOTHENBURG	SBA Express
12/13/2010	7A	1350000	AMERICAN NATIONAL BANK	OMAHA	PLP
12/13/2010	7A	50000	CENTENNIAL BANK	OMAHA	Patriot Express
12/13/2010	7A	825000	FIRST STATE BANK	LINCOLN	Other 7(a)
12/13/2010	7A	148000	JONES NATL BK & TR CO - SEWAR	SEWARD	SBA Express
12/14/2010	7A	300000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	SBA Express
12/14/2010	7A	500000	BANK OF NEBRASKA	LA VISTA	Patriot Express
12/14/2010	7A	226000	FIRST NATIONAL BANK	ALLIANCE	SBA Express
12/15/2010	7A	15000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	Comm. Express
12/15/2010	7A	2709500	MIDWEST BK NATL ASSOC	PIERCE	Other 7(a)
12/15/2010	7A	1522300	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
12/15/2010	7A	120000	CENTRIS FCU	OMAHA	SBA Express
12/15/2010	7A	1081600	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
12/15/2010	7A	350000	CENTRIS FCU	OMAHA	SBA Express
12/15/2010	7A	2000000	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
12/15/2010	7A	100000	CENTRIS FCU	OMAHA	SBA Express
12/15/2010	7A	75000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
12/15/2010	7A	10000	UNION BANK AND TRUST COMPANY	LINCOLN	SBA Express
12/15/2010	7A	250000	NORTHWEST BANK	SPENCER	SBA Express
12/16/2010	7A	100000	NORTHWEST BANK	SPENCER	SBA Express
12/16/2010	7A	30000	ADAMS BANK & TRUST	OGALLALA	SBA Express
12/16/2010	7A	100000	NORTHWEST BANK	SPENCER	SBA Express
12/16/2010	7A	750000	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
12/17/2010	504	757000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/17/2010	504	162000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/17/2010	7A	789000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	PLP
12/17/2010	7A	150000	FIRST STATE BANK	GOTHENBURG	SBA Express
12/20/2010	7A	833000	AMERICAN NATIONAL BANK	OMAHA	PLP
12/20/2010	7A	27000	JONES NATL BK & TR CO - SEWAR	SEWARD	SBA Express